EXHIBIT C

201 Caroline | P.O. Box 4651 | Houston, Texas 77210-4651 | 832-927-5800 | www.hcdistnctderk.com

CASE NUMBER:	st for Issuance of Service CURRENT COURT:	
Name(s) of Documents to be served: Plaintiff's Origin	nal Petition with Discovery	
FILE DATE: Mor. SERVICE TO BE ISSUED ON (Please List 1	nth/Day/Year Exactly As The Name Appear	s In The Pleading To Be
Served):		
Issue Service to: Benjamin Lowery		
Address of Service: Allstate Fire & Casualty	Insurance Company, P.O.	30x 672041
City, State & Zip: Dallas Texas 75267		
Agent (if applicable)		
TYPE OF SERVICE/PROCESS TO BE ISS	UED : (Check the proper Box)	
☑ Citation ☐ Citation by Posting ☐	Citation by Publication	☐ Citations Rule 106 Service
Citation Scire Facias	Newspaper	
☐ Temporary Restraining Order ☐	Precept	Notice
☐ Protective Order		
☐ Secretary of State Citation (\$12.00) ☐	Capias (not an E-Issuance)	☐ Attachment
☐ Certiorari ☐	Highway Commission (\$12.0	00)
☐ Commissioner of Insurance (\$12.00). ☐	Hague Convention (\$16.00)	☐ Garnishment
☐ Habeas Corpus	Injunction	☐ Sequestration
☐ Subpoena		
Other (Please Describe)		
(See additional Forms for Post Judgment Ser	rvice)	
SERVICE BY (check one): ATTORNEY PICK-UP (phone) MAIL to attorney at: CONSTABLE CERTIFIED MAIL by District Clerk	(No Serv Note: The email registere used to retrieve the E-Iss	nce by District Clerk ice Copy Fees Charged) and with EffleTexas,gov must be uance Service Documents. k.com for more instructions.
☐ CIVIL PROCESS SERVER - Authorized ☐ OTHER, explain		
Issuance of Service Requested By: Attorney/F	Party Name: P. Griffin Bunne	Bar # or ID 24080815
Mailing Address: 8441 Gulf Freeway, 6th Flo	<u> </u>	
Phone Number: 713-230-2322		

3/25/2019 2:06:23 PM Filed: 3/25/2019 2:06:23 PM

201 Caroline | P.O. Box 4651 | Houston, Texas 77210-4651 | 832-927-5800 | www.hcdistnctderk.com

Request for Issuance of Service CASE NUMBER: CURRENT COURT:
Name(s) of Documents to be served: Plaintiff's Original Petition with Discovery
FILE DATE: Month/Day/Year SERVICE TO BE ISSUED ON (Please List Exactly As The Name Appears In The Pleading To Be
Served):
Issue Service to: Allstate Fire & Casualty Insurance Company
Address of Service: 1999 Bryan Street, Suite 900
City, State & Zip: Dallas Texas 75201
Agent (if applicable) C. T. Corporation Sysytems
TYPE OF SERVICE/PROCESS TO BE ISSUED: (Check the proper Box)
☑ Citation ☐ Citation by Posting ☐ Citation by Publication ☐ Citations Rule 106 Service
Citation Scire Facias Newspaper
☐ Temporary Restraining Order ☐ Precept ☐ Notice
☐ Protective Order
☐ Secretary of State Citation (\$12.00) ☐ Capias (not an E-Issuance) ☐ Attachment
☐ Certiorari ☐ Highway Commission (\$12.00)
☐ Commissioner of Insurance (\$12.00) ☐ Hague Convention (\$16.00) ☐ Garnishment
☐ Habeas Corpus ☐ Injunction ☐ Sequestration
☐ Subpoena
Other (Please Describe)
(See additional Forms for Post-Judgment Service)
SERVICE BY (check one): ATTORNEY PICK—UP (phone) MAIL to attorney at: address below CONSTABLE CERTIFIED MAIL by District Clerk Visit www hedistrictclerk.com for more instructions.
□ CIVIL PROCESS SERVER - Authorized Person to Pick-up: Phone: OTHER, explain
Issuance of Service Requested By: Attorney/Party Name: P. Griffin Bunnell Bar # or ID 24080815
Mailing Address: 8441 Gulf Freeway, 6th Floor
Phone Number: 713-230-2322

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Case 4:19-cv-03169 Doughork Lighter to Owas/Long Eurogess - District Clerk

Harris County

Cause Number (FOR CLERK USE OVL):

Adam savona vallstate fire and casualty insurance company, maria L. vera and Benjamin Lowery

[Styled]

[Seg. Jobs Smith v. All Americas Insurance Co. In se Mary Asia Joses, In the Mather of the Estate of Counge Inches)

A civil case information sheet must be completed and submitted when an original petition or application is filed to initiate a new civil, family law, probate, or mental bealth case or when a post-judgment petition for midification or motion for enforcement is filed in a family law case. The information should be the best available at

1. Contact information for perso	s completing case information shee	t: Names of parties in	rase:	Persor	or entity completing sheet is:
Name: P. GRIFFIN BUNNELL	िक्रक्रीः gbunnell@williamskherkher.c	Plaintiff(s):Petitioner		OAuon OPro Si OTale I	icy for Plaintift Petitioner : Plaintift Petitioner V-D Agency
Address	Telephone:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			<u></u>
8441 Gulf Frwy, 6th Floor	713-230-2200	minute Printed a Constant of Con-	N	. 6	al Parties in Child Support Case:
City/State/Zip:	Fax;	Defendant(s) Respon Allstate Fire & Casua	ty Insurance Company	Cocadi	s ratem.
Houston, Texas 77017	713-643-6226	Maria L. Vera, a		Son-Cus	todial Parent
Signature	State Bar No:	Benjamin Lowe)	4 Exekum
/s/ P. Griffin Bunnell	24080815	[Attach siddhicael page as n		s describe	A A MANAGE
2. Indicate case type, or ideatify:	the most important issue in the case	(select only I):			
	Grif			Fan	rily Law
Contract	Injury or Damage	Real Property	Oharriage Rela	Conship	Post-judgment Actions (nos-Title IV-D)
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☐ House Equity—Expedited	□Other Professional				Support Order
Other Foreclosure Franchise	Liability	Related to Criminal	†		
X insurance	Motor Vehicle Assident	Antters .	Other Fami	y Law	Parent-Child Relationship
☐Landford/Tenant	☐ Fremises	Descumetion	DEntorce Fore	gn	☐Adoption/Adoption with
□Non-Competition	Product Liability	Ludgment Niei Ll Non-Disclarure	Judgment ☐ Habeas Corp		Termination [Child Protection
□Pannership □Other Contract:	Asbestos/Silica	Deizum Forteitum	Name Chang		Child Support
	List Product	Writ of Habeas Corpus-	Protective Or	der	Custody or Visitation
,		Pre-indictment	☐ Removal of I	Disabilities	Gestational Parenting
	Other fajury or Damager	Other.	of Minority □Other:		Grandparent Access Parentage: Paternity
	.:		Lawrence .		Termination of Parental
Employment	(Mher C	Tell			Rights
Discrimination	[]Administrative Appeal	Lawyer Discipline			Other Parent-Child:
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Termination	Competition	Securities Strick			
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3. Indicate procedure or remedy	if applicable (may select more than	<i>(}</i>);			
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	not select if it is a family law case);				
Less than \$100,000, including damages of any kind, penalties, costs, expenses, pre-judgment interest, and attorney fees Less than \$100,000 and non-monstary relief					
Over \$100, 000 but not more to					
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[]Over \$1,000,000					

CAUS	E NO	
ADAM SAVONA	§	IN THE DISTRICT COURT OF
	§	
Plaintiff,	§	
	§	
v.	§	HARRIS COUNTY, TEXAS
	§	
ALLSTATE FIRE AND CASUALTY	§	· · · · · · · · · · · · · · · · · · ·
INSURANCE COMPANY,	§	
MARIA L. VERA and BENJAMIN	§	
LOWERY	§	
	§	
Defendant.	§	JUDICIAL DISTRICT

PLAINTIFF'S FIRST SET OF INTERROGATORIES, REQUESTS FOR PRODUCTION AND REQUESTS FOR ADMISSIONS

COMES NOW Plaintiff in the above-styled and numbered cause, and request that Defendant(s) (1) answer the following Interrogatorics separately and fully in writing under oath within 50 days of service; (2) answer the Requests for Production separately and fully in writing within 50 days of service; (3) answer the Requests for Admissions separately and fully in writing within 50 days of service; (4) serve your answers to these Interrogatories, Requests for Production, and Requests for Admissions on Plaintiff by and through their attorney of record, Sean H. McCarthy, Williams Kherkher Hart Boundas, LLP, 8441 Gulf Freeway, Suite 600, Houston, Texas 77017; and (5) produce all documents responsive to the Requests for Production as they are kept in the usual course of business or organized and labeled to correspond to the categories in the requests within 50 days of service at Williams Kherkher Hart Boundas, LLP. You are also advised that you are under a duty to seasonably amend and/or supplement your responses if you obtain information on the basis of which:

- a. You know the response made was incorrect or incomplete when made; or
- b. You know the response, though correct and complete when made, is no longer true and complete, and the circumstances are such that a failure to amend the answer in substance is misleading.

DEFINITIONS AND INSTRUCTIONS

- A. These Responses call for your personal and present knowledge, as well as the present knowledge of your attorneys, investigators and other agents, and for information available to you and to them.
- B. If you cannot answer a particular Interrogatory in full after exercising the diligence to secure the information to do so, please state so and answer to the extent possible, specifying and explaining your inability to answer the remainder and stating whatever information or knowledge you have concerning the unanswered portion.
- C. The term "document" shall have the broadest meaning possible under the applicable Rules of Civil Procedure governing this litigation (whether Texas or Federal) and shall include, but not be limited to, the original (or a copy when the original is not available) and each non-identical copy (including those which are non-identical by reason of annotation or markings, or by appearing in the files of a separate person). The term "document" also includes all electronically stored information ("ESI"), and each specific request for documents shall be deemed to specifically request electronic documents and records.
- D. The terms "relate(s) to," "relating to," or regarding" shall have a meaning consistent with their usage in the English language in the broadest sense possible; i.e. having any logical or factual connection whatsoever with the subject matter in question.
- E. "Communication" means, without limitation of its generality, statements, discussions, conversations, correspondence, e-mails, texts, instant messages, intranet communications, speeches, meetings, remarks, questions, answers, panel discussions and symposia, whether written or oral. The term includes, without limitation of its generality, communications and statements that are face to face and those that are transmitted by any other method, including, but not limited to, the Internet, e-mail servers (whether internal or external), telephone, networked computers, external storage devices, cloud-based sharing technologies (such as DropBox), or any other method that effectuates a Communication.
- F. If you claim that any document which is required to be identified or produced by you in any response is privileged:
 - 1. Identify the document's title and general subject matter;
 - 2. State its date;
 - 3. Identify all persons who participated in its preparation;
 - 4. Identify the persons for whom it was prepared or to whom it was sent;
 - 5. State the nature of the privilege claimed; and
 - 6. State in detail each and every fact upon which you base your claim for privilege.

- G. "You," "Your," "Yours", "Defendants" and "Defendant" means all Defendants in this case.
- H. "Property" means the property defined in the Petition.
- I. "Policy" means the insurance policy identified in the Petition.
- J. The word "storm" shall refer to the storm described in the Petition that resulted in the claim.
- K. In each instance where you are asked to identify or to state the identity of a person, or where the answer to an Interrogatory refers to a person, state with respect to each such person:
 - 1. His or her name;
 - 2. His or her last known business and residence address and telephone number; and
 - 3. His or her business affiliation or employment at the date of the transaction, event or matter referred to.
- L. In each instance where you are asked to identify a document, state with respect to each document:
 - 1. The type of document;
 - 2. The general subject matter of the document;
 - 3. The date of the document; &
 - 4. The names and addresses of the authors and recipients of the document;
 - 5. The location of the document;
 - 6. The identity of the person who has possession or control of the document;
 - 7. Whether the document has been destroyed, and if so, (a) the date of its destruction, (b) the reason for its destruction, (c) the identity of the persons who destroyed it, and (d) any retention policy directing its destruction.
- M. If you decide that one question is not simply one question and plan to object based upon more than 25 interrogatories, you are instructed to skip that question and continue to answer what you consider to be only one question, by answering only the first 25 alleged single questions. By answering any one numbered question, you are hereby admitting that one number question is in fact one question and waive any objection based upon a limit of interrogatories.
- N. "Plaintiff" and "Plaintiff's" includes all Plaintiffs, and refers to a single Plaintiff or multiple Plaintiff, if applicable.

Respectfully submitted,

WILLIAMS KHERKHER HART BOUNDAS LLP

By: /s/ Sean H. McCarthy

Sean H. McCarthy State Bar No. 24065706 Southern District Bar No. 987779 8441 Gulf Freeway, Ste 600 Houston, TX 77017

Telephone: 713-230-2322

Fax: 713-643-6226

E-mail: smccarthy@williamskherkher.com

AND

THE COOK LAW FIRM, PLLC

By: /s/ Andrew C. Cook

Andrew C. Cook State Bar No. 24057481 Southern District No. 976434 8441 Gulf Freeway, Sixth Floor Houston, Texas 77017

Telephone: (713) 713-230-2366 Facsimile: (713) 643-6226

Email: acc@texinsurancelaw.com

ATTORNEYS FOR PLAINTIFF

CERTIFICATE OF SERVICE

I hereby certify that I sent a true and correct copy of the attached discovery requests to Defendant(s) as an attachment to the petition. Therefore, Defendant(s) would have received it when it was served with the citation.

/s/ Sean H. McCarthy
Sean H. McCarthy

INTERROGATORIES TO DEFENDANT

1. Identify all persons and/or entities who had any part and/or involvement in any way with the claim made the basis of the Lawsuit on behalf of Defendant (Claim Number 0417409281) and describe the involvement each person had (i.e., field adjuster, desk adjuster, claims analyst, etc.).



REQUESTS FOR PRODUCTION TO DEFENDANT

- 1. The following insurance documents issued for the Property as identified in the Petition:
 - a. the Policy at issue for the date of loss as identified in the Petition; and
 - b. the Policy declarations page for the 3 years preceding the storm.

RESPONSE:

2. The entire, unaltered, un-redacted, original and complete claims file relating the Plaintiff's claim (Claim Number 0417409281) that made the basis of the lawsuit. Please produce ESI in the same format in which it was maintained in the ordinary course of business. This request encompasses all documents and ESI comprising the entire claim file that is in Defendants' possession, custody, and/or control Please note this request seeks production of the original claim file.

RESPONSE:

3. Produce underwriting files and documents relating to the underwriting for all insurance policies for the Property at issue. This request is limited to the past 5 years. To the extent Defendant contends that the underwriting file or documents older than 5 years impact the damages or coverage, produce that underwriting file or document.

RESPONSE:

4. All documents relating to the condition of the Property or damages of the Property.

RESPONSE:

5. All documents relating to the condition of the Property prior to the April 18, 2016 date of loss, including but not limited to any prior underwriting or renewal inspections.

RESPONSE:

6. All documents evidencing the policies, procedures, guidelines, or best practices that defendant requires its employees, agents, or contractors to follow when adjusting the type of claim here, i.e., wind and hail property damage.

RESPONSE:

7. All organization charts, diagrams, lists, and/or documents reflecting each department, division or section of Defendant's company to which the claim made the basis of this Lawsuit was assigned.

RESPONSE:

8. For any consulting expert whose mental impressions or opinions have been reviewed by a testifying expert: all documents or tangible things that have been provided to, review by, or prepared for the testifying expert.

RESPONSE:

9. Pursuant to Texas Rule of Evidence 609(f), provide all documents evidencing conviction of a crime which you intend to use as evidence to impeach any party or witness.

RESPONSE:

10. To the extent Defendant answers to the Plaintiff's First Interrogatories implicate Tex. R. Civ. P. 197.2(c) (Option to Produce Business Records), please produce any and all documents referenced, specified, and/or identified in those interrogatory responses. Please produce ESI in the same format in which it was maintained in the ordinary course of business.

RESPONSE:

FIRST SET OF REQUESTS FOR ADMISSIONS

REQUEST FOR ADMISSION NO. 1. Admit Plaintiff submitted the claim for storm damage identified with Claim No. Claim Number 0417409281 NBH within the deadlines proscribed by the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 2. Admit Plaintiff fully complied with all contractual obligations imposed by the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 3. Admit that Defendant should assist its policyholders with their insurance claims.

RESPONSE:

REQUEST FOR ADMISSION NO. 4. Admit that Defendant must disclose to its insureds all benefits, coverages, and time limits that may apply to their claims.

RESPONSE:

REQUEST FOR ADMISSION NO. 5. Admit that Defendant should treat its policyholders interests equal to their own.

RESPONSE:

REQUEST FOR ADMISSION 6. Admit that Defendant performed an inspection of the Property before issuing the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 7. Admit that Defendant performed an inspection of the Property within 60 days of issuing the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 8. Admit that Defendant did not inspect the Property prior to issuing the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 9. Admit that Defendant did not inspect the Property within 60 days of issuing the Policy.

RESPONSE:

REQUEST FOR ADMISSION NO. 10. Admit that Defendant did not inspect the Property prior to renewing the Policy for policy period covering the April 18, 2016 claim.

RESPONSE:

REQUEST FOR ADMISSION NO. 12. Admit that Defendant did not inspect the Property within 60 days of renewing the Policy for policy period covering the April 18, 2016 claim.

RESPONSE:

REQUEST FOR ADMISSION NO. 13. Admit that Defendant did inspect the Property prior to April 18, 2016.

RESPONSE:

REQUEST FOR ADMISSION NO. 14. Admit that Defendant did not inspect the Property prior to April 18, 2016.

RESPONSE:

Envelope No. 32205943 By: Nelson Cuero Filed: 3/25/2019 2:06 PM

CAUS	E NO	
ADAM SAVONA	§	IN THE DISTRICT COURT OF
	§	
Plaintiff,	§	
	§	
v.	§	HARRIS COUNTY, TEXAS
	§	
ALLSTATE FIRE AND CASUALTY	§	
INSURANCE COMPANY,	§	
MARIA L. VERA and BENJAMIN	§	
LOWERY	§	
	§	
Defendant	8	IUDICIAL DISTRICT

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PLAINTIFF'S ORIGINAL PETITION AND INITIAL WRITTEN DISCOVERY REQUESTS

Plaintiff Adam Savona files this Original Petition and Initial Written Discovery Requests against Defendants Allstate Fire and Casualty Insurance Company ("Allstate"), Maria L. Vera ("Vera") and Benjamin Lowery ("Lowery") and allege the following:

I. DISCOVERY CONTROL PLAN

1. Plaintiff intends for discovery to be conducted under Level 2 of Rule 190.3 of the Texas Rules of Civil Procedure.

II. PARTIES

- 2. Plaintiff Adam Savona is a Texas resident who resides in Harris County, Texas.
- 3. Allstate is a foreign insurance company doing business in the State of Texas and may be served with process through its registered agent for service of process in the State of Texas: C.T. Corporation System, 1999 Bryan Street, Suite 900, Dallas, TX 75201-3136.
- 4. Maria L. Vera is an insurance adjuster retained by Allstate in this matter. She is a resident of Dallas County, Texas and may be served with process by certified mail at her place of business at: **P.O. Box 672041, Dallas, TX 75267.**

5. Benjamin Lowery is an insurance adjuster retained by Allstate in this matter. He is a resident of Dallas County, Texas and may be served with process by certified mail at his place of business at: **P.O. Box 672041, Dallas, TX 75267.**

III. JURISDICTION AND VENUE

- 6. This Court has subject matter jurisdiction over this cause of action because it the amount in controversy is within the jurisdictional limits of the Court. Pursuant to Rule 47 of the TEXAS RULES OF CIVIL PROCEDURE, Plaintiff states that as of today Plaintiffs seek relief over \$100,000.00, but not more than \$200,000.00, including damages of any kind, penalties, costs, expenses, pre-judgment interest, and attorney's fees. Plaintiff reserves the right to amend his petition during and/or after the discovery process.
- 7. This Court has personal jurisdiction over Allstate because Allstate is licensed to do business in Texas, and Plaintiff's causes of action arise out of Allstate's wrongful business activities within Harris County, Texas.
- 8. The Court has personal jurisdiction over Lowery because he is a resident of the State of Texas and engages in the business of adjusting insurance claims in the State of Texas. Further, Plaintiff's causes of action arise out of Lowery's insurance adjusting activities within the State of Texas.
- 9. The Court has personal jurisdiction over Vera because she is a resident of the State of Texas and engages in the business of adjusting insurance claims in the State of Texas. Further, Plaintiff's causes of action arise out of Vera's insurance adjusting activities within the State of Texas.
- 10. Venue is proper in Harris County under Tex. Civ. Prac. & Rem. Code § 15.002(a)(1) and Tex. Ins. Code § 2210.575(e) because all or a substantial part of the events or

omissions giving rise to the suit occurred in Harris County. Specifically, the loss at issue occurred in Harris County.

IV. FACTIUAL BACKGROUND

- 11. Plaintiff owns the residential property at 1911 Cypress Creek Lakes, Cypress, Texas 77433 (the "Property"). Allstate sold, and Plaintiff paid for, a Texas homeowners' insurance policy (the "Policy") to protect and insure Plaintiff's dwelling, other structures, personal property, and other items applicable to the Property. The Policy expressly covers all accidental direct physical loss to the Property caused by wind, had and tropical storms. The Policy has a \$16,267 deductible.
- 12. In 2017, at least two storms swept across southeast Texas and Harris County causing widespread damage due to extreme winds, hail, and/or rain (the "Storms"). The first of these Storms was a severe windstorm accompanied by hail on or about March 29, 2017. The second was Hurricane Harvey in late August.
- 13. Plaintiff's Property suffered extensive storm-related damage during the Storms. For example, the Storms damaged the entire roof. Water subsequently penetrated the damaged roof, causing interior water damage. Additionally, the outdoor area of the Property sustained storm damage.
- 14. Following both Storms, Plaintiff promptly and timely reported his Property claims (the "Claims") with Allstate under the Policy and asked Allstate to cover the cost of repairs required to return the Property to its pre-loss condition, including, but not limited to, replacement of the roof and repair of the significant interior water damage.
- 15. Plaintiff is entitled to these benefits under the Allstate Policy as it specifically covered Plaintiff's dwelling for the above referenced storm-related damages, and specifically,

hurricane, wind, and hail damage. All of the damage to the Property was covered under the express terms of the Policy.

- 16. Allstate assigned two adjusters, Lowery and Vera, to adjust the claim and instructed them to inspect the Property for storm damage. Lowery and Vera conducted a substandard investigation and inspection of the Property. The adjusters were either improperly trained or intentionally ignored the damages that were present. Moreover the adjusters failed to spend the appropriate amount of time necessary to properly identify the damages that were present at the time and were clearly attributable to the Storms. They failed to note any of the obvious wind, hail and Hurricane damage. Lowery and Vera either negligently or intentionally failed to identify the numerous instances of damage found across the entire roof and interior damage that was a direct result of the Storms. Instead, Lowery and Vera misrepresented the nature of the cause of loss as resulting from a mechanical defect, deterioration and weather-related but misrepresented the damage was not Storm related.
- 17. In truth, the entire roof suffered severe enough storm damage to require complete replacement and that damage was obviously present at the time of the inspections. The roof showed extensive wind, hail and Hurricane damage on multiple slopes. Lowery and Vera completely failed to note the connection between the interior water damage just below the Storm-damaged roof and the recent Storms, and as a result the Adjusters claimed the interior leaks did not arise from the a Covered Loss. In short, they failed to conduct a reasonable inspection.
- 18. Overall, Lowery and Vera pursued an outcome-oriented investigation, which resulted in a biased, unfair, and inequitable evaluation of Plaintiff's losses to the Property, which

is evident by the fact they either missed or ignored the vast majority of the damages that were obviously present during the inspection.

- 19. The Adjusters' failure to record the full extent of the Storm-damaged Property resulted in improperly under-scoped and consequently undervalued estimates for repairs that the Adjusters submitted to Allstate (the "Estimates").
- 20. As indicated above, the actual damage to the Property is extensive. The entire roof must be replaced. Soft metal components of the roof such as roof ents, caps, and pipe jacks must be replaced. The walls and ceilings in two interior rooms as well as the soffit and fascia of the outdoor area must be repaired and/or replaced. The actual covered damage to the Property caused by the Storms will cost Plaintiff approximately \$66,923.38 to repair and/or replace.
- 21. Plaintiff contends that, upon information and belief, Allstate and the Adjusters set out and overtly sought to under-scope, underpay, and ultimately minimize Plaintiff's Claims for covered damages. At minimum, Allstate ratified the Adjusters' unreasonable and improper "adjustments" of the Claims, resulting in Plaintiff's Claims effectively being denied in part as well as undervalued and underpaid. Plaintiff has suffered actual damages resulting from Allstate's and the Adjusters' wrongful acts and omissions as set forth above and further described herein.
- 22. In short Plaintiff has yet to receive the full amount of payment to which he is entitled under the Policy because his Claims were improperly and unreasonably adjusted.

V. CAUSES OF ACTION

23. Plaintiff incorporates each and every previous paragraph by reference in the following:

A. Breach of Contract

24. Allstate had a contract of insurance with Plaintiff that covered the Property damage described above. Allstate breached the terms of the contract by wrongfully denying the claim. As a direct result, Plaintiff was damaged because he lost the benefit of the bargain, namely that in return for premium payments, Allstate would pay to repair the covered loss to the Property. Therefore, this breach has damaged the Plaintiff by the amount needed to repair the Property less his deductible, which totals \$50,656.38.

B. BAD FAITH/UNFAIR SETTLEMENT PRACTICES

- 25. Plaintiff pleads this cause of action in the alternative to their breach of contract claim.
- 26. Allstate and Lowery are required to comply with the Texas Insurance Code's Unfair Settlement Practices section as outlined in Chapter 541.
 - 27. Allstate and Lowery violated Texas Insurance Code § 541.060 by:
 - i. Misrepresenting to Plaintiff a material fact or policy provision related to the coverage at issue;
 - ii. Failing to attempt in good faith to effectuate a prompt, fair, and equitable settlement of a claim with respect to which the insurer's liability had become reasonably clear;
 - iii. Failing to promptly provide to Plaintiff a reasonable explanation of the basis in the Policy, in related to the facts or applicable law, for with Allstate's denial of a claim or offer of a compromise settlement for the claim;
 - iv. Refusing to pay the claim without conducting a reasonable investigation of the claim; and
 - Failing within a reasonable time to affirm or deny coverage of a claim to Plaintiff or submit a reservation of rights letter to them.
- 28. Allstate, Lowery and Vera's violations damaged the Plaintiff, Mr. Savona, by depriving him the amount needed to repair the Property less his deductible.

C. PROMPT PAYMENT OF CLAIMS STATUTE

- 29. Allstate's failure to pay for the losses and/or to follow the statutory time guidelines for accepting or denying coverage constitutes a violation of Texas Insurance Code Article 542.051 et seq.
- 30. As such, Plaintiff is entitled to an additional 18% interest on their claim for damages and attorneys' fees pursuant to Texas Insurance Code Article 542,960.

D. ATTORNEYS' FEES

- 31. Plaintiff engaged the undersigned attorneys to prosecute this lawsuit against the defendant and agreed to pay reasonable attorneys' fees and expenses through trial and any appeal.
- 32. Texas Civil Practice and Remedies Code §§ 38.001-38.003 provides Plaintiff his reasonable and necessary attorneys' fees because he is represented by attorneys, presented the claim to the defendants and the defendants and not tender the amount owed within 30 days after they received the claim.
- 33. Plaintiff is also entitled to the reasonable and necessary attorneys' fees incurred in prosecuting his causes of action through trial and any appeal pursuant to the Texas Insurance Code §§ 541.152 and 542.060.

VI. CONDITIONS PRECEDENT

34. Althonditions precedent to Plaintiff's right to recover have been fully performed, or alternatively, been waived by the defendants.

VIII. REQUEST FOR DISCLOSURES

35. Plaintiff request the defendants to disclose within 50 days the information or material required by Texas Rule of Civil Procedure 194.

36. In addition, the defendants are requested to respond to the attached interrogatories, requests for production, and requests for admission within fifty (50) days.

IX. PRAYER

Plaintiff prays that, upon final hearing of the case, they recover all damages, including:

- (i) any amount owed under the Policy;
- (ii) pre-judgment interest;
- (iii) post-judgment interest;
- (iv) court costs;
- (v) attorneys' fees;
- (vi) interest amounts owed under the Texas Insurance Code's Prompt Payment of Claims provisions; and
- (vii) any other relief that she shows they are entitled to receive.

Respectfully submitted,

WILLIAMS KHERKHER HART BOUNDAS LLP

By: Ast Sean H. McCarthy

Sean H. McCarthy

State Bar No. 24065706

P. Griffin Bunnell

State Bar No. 24080815

8441 Gulf Freeway, Ste 600

Houston, TX 77017

Telephone: 713-230-2200

Fax: 713-643-6226

Emaili: smccarthy@williamskherkher.com E-mail: gbunnell@williamskherkher.com

AND

THE COOK LAW FIRM, PLLC

Andrew C. Cook State Bar No. 24057481 8441 Gulf Freeway, Sixth Floor

Houston, Texas 77017

Telephone: (713) 713-230-2366

Facsimile: (713) 643-6226

Email: acc@texinsurancelaw.com

ATTORNEYS FOR PLAINTIFF

5/2/2019 10:08:09 AM
Matiya Burge 52 - District Clerk
Harris County
Envelope No: 33241713
By: TOLMAN, TAMMY E
Filed: 5/2/2019 10:08:09 AM

CAUSE NO. 201921403

ADAM SAVON	ĺΑ,
Plaintiff,	

IN THE DISTRICT COURT

VS.

190TH JUDICIAE DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, Defendants.

HARRIS COUNTY, TEXAS

ORDER DISMISSING MARIA L. VERA AND BENJAMIN LOWERY WITH PREJUDICE

CAME ON TO BE CONSIDERED Defendant's Electron of Legal Responsibility Under Section 542a.006 of The Texas Insurance Code, and Motion to Dismiss Defendants, MARIA L. VERA AND BENJAMIN LOWERY. The Court, after having considered same, does hereby hold that Defendant's Motion should be GRANTED IT IS THERFORE ORDERED that Defendants, MARIA L. VERA AND BENJAMIN LOWERY are dismissed from this matter with prejudice.

Signed the _____ day of ______, 2019.

Signed: 7/24/2019

JUDGE PRESIDING

Case 4:19-cv-03169 Document 1-3 Filed on 08/23/19 in TXSD Page 23 of 52 7/10/2019 9:01 AM

Marilyn Burgess - District Clerk Harris County Envelope No. 35000784 By: Ozuqui Quintanilla Filed: 7/10/2019 9:01 AM

CAUSE NO. 201921403

ADAM SAVONA,

IN THE DISTRICT COURT

Plaintiff,

VS.

190TH JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY,

HARRIS COUNTY, TEXAS

Defendants.

DEFENDANTS' DESIGNATION OF LEAD ATTORNEY

TO THE HONORABLE JUDGE OF THIS COURT:

Defendants' attorney in charge in this case, in place of Michael Maus, also of the same firm. This substitution is not sought for delay. The docket derk is requested to take notice of this designation.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

KIMBERLY BLUM

TBN: 24092148

811 Louisiana St Ste 2400 Houston, TX 77002-1401 HoustonLegal@allstate.com (713) 336-2812

(877) 684-4165 (fax)

ATTORNEY FOR DEFENDANTS

PAGE 1

Savona vs. Allstate, et al.
FIAT

Our File Number: 0472683606.1

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served in compliance with Rules 21 and 21a of the Texas Rules of Civil Procedure on the 10th day of July, 2019, to:

Sean H. McCarthy, Esq. Williams Kherkher Hart Boundas, LLP 8441 Gulf Fwy Ste 600 Houston TX 77017

Andrew C. Cook, Esq. The Cook Law Firm, PLLC 8441 Gulf Fwy, Sixth Flr Houston TX 77017

KIMBERLY BLUM

Savona vs. Allstate, et al. PAGE 2

Our File Number: 0472683606.1

Marilyn Burgess - District Clerk Harris County Envelope No. 34983602 By: Tammy Tolman Filed: 7/9/2019 2:45 PM

7/9/2019 2:45 PM

CAUSE NO. 201921403

ADAM SAVONA,

IN THE DISTRICT COURT

Plaintiff,

VS.

190TH JUDICIAL DISTRIGT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY,

HARRIS COUNTY TEXAS

Defendants.

NOTICE OF SUBMISSION ON ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY'S ELECTION OF LEGAL RESPONSIBILITY UNDER SECTION 542A.006 OF THE TEXAS INSURANCE CODE AND MOTION TO DISMISS DEFENDANTS, MARIA L. VERA AND BENJAMIN LOWERY

Please take notice that on <u>July 22, 2019 at 8:00am</u>, Allstate Fire and Casualty Insurance Company's Election of Legal Responsibility under Section 542A.006 of the Texas Insurance Code and Motion to Dismiss Defendants Maria L. Vera And Benjamin Lowery will be considered by the Court via SUBMISSION without an oral hearing, unless demand for one is made by you.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

KIMBERLY BLUM

TBN: 24092148

811 Louisiana St Ste 2400 Houston, TX 77002-1401 HoustonLegal@allstate.com (713) 336-2812 (877) 684-4165 (fax)

ATTORNEY FOR DEFENDANTS

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served in compliance with Rules 21 and 21a of the Texas Rules of Civil Procedure on the 9th day of July, 2019, to:

Attorneys for Plaintiff, Savona Sean H. McCarthy, Esq. Williams Kherkher Hart Boundas, LLP 8441 Gulf Fwy Ste 600 Houston TX 77017

Andrew C. Cook, Esq. The Cook Law Firm, PLLC 8441 Gulf Fwy, Sixth Flr Houston TX 77017

KIMBERLY BLUM

Case 4:19-cv-03169 Document 1-3 Filed on 08/23/19 in TXSD Page 27 of 52

Case No. 201921403

DCORX IN THE DISTRICT COURT OF

VS. HARRIS COUNTY, TEXAS

ALLSTATE FIRE AND CASUALTY INS

190th JUDICIAL DISTRICT

DOCKET CONTROL ORDER

The following docket control order shall apply to this case unless modified by the court. If no date is given below, the item is governed by the Texas Rules of Civil Procedure.

- JOINDER. All parties must be added and served, whether by amendment or third party 1. 10/21/19 practice, by this date. THE PARTY CAUSING THE JOINDER SHALL PROVIDE A COPY OF THIS DOCKET CONTROL ORDER AT THE TIME OF SERVICE)
- 2. **EXPERT WITNESS DESIGNATION**. Expert witness designations are required and must be served by the following dates. The designation must include the information listed in Rule 194.2(f). Failure to timely respond will be governed by Rule 193.6.

(a) 01/20/20 Experts for parties seeking affirmative relief.

(b) **02/19/20** All other experts.

SAVONA, ADAM

- 3. STATUS CONFERENCE. Parties shall be prepared to discuss all aspects of the case, including ADR, with the court on this date. TIME: Failure to appear will be grounds for dismissal for want of prosecution.
- **DISCOVERY LIMITATIONS.** The discovery limitations of Rule 190.2, if applicable, 4. or otherwise of Rule 190.3 apply unless changed below:

Total hours per side for oral depositions.

- Number of interrogatories that may be served by each party on any other party.
- ALTERNATIVE DISPUTE RESOLUTION.
- By this date the parties must either (1) file an agreement for ADR stating the form of (a) ADR requested and the name of an agreed mediator, if applicable; or (2) set an objection to ADR. If no agreement or objection is filed, the court may sign an ADR order.
- ADR conducted pursuant to the agreement of the parties must be completed by this date. (b) **02/19/20**
- All discovery must be conducted before the end of 6. **03/20/20** DISCOVERY PERIOD ENDS. the discovery period. Parties seeking discovery must serve requests sufficiently far in advance of the end of the discovery period that the deadline for responding will be within the discovery period. Counsel may conduct discovery beyond this deadline by agreement. Incomplete discovery will not delay the trial.
- **DISPOSITIVE MOTIONS AND PLEAS.** Must be heard by oral hearing or submission. (a) 03/20/20 If subject to an interlocutory appeal, dispositive motions or pleas must be heard by this date. 03/20/20 Summary judgment motions not subject to an interlocutory appeal must be heard by this date.

Rule 166a(i) motions may not be heard before this date.

- 8. 03/20/20 CHALLENGES TO EXPERT TESTIMONY. All motions to exclude expert testimony and evidentially challenges to expert testimony must be filed by this date, unless extended by leave of court.
- PLEADINGS. All amendments and supplements must be filed by this date. This 9. 03/20/20 order does not preclude prompt filing of pleadings directly responsive to any timely filed pleadings.
- 10. Parties shall be prepared to discuss all aspects of trial with the court on this date. Failure to appear will be grounds for dismissal for want of prosecution.
- 11.04/20/20 **TRIAL**. If not assigned by the second Friday following this date, the case will be reset.

SIGNED

24065706

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SEAN H. MCCARTHY 8441 GULF FWY STE 600 HOUSTON TX 77017-5051

BEAU MILLER Judge, 190TH DISTRICT COURT Date Generated 05/02/2019

Case 4:19-cv-03169 Document 1-3 Filed on 08/23/19 in TXSD Page 28 of 52

Case No. 201921403

DCORX

IN THE DISTRICT COURT OF SAVONA, ADAM

VS. HARRIS COUNTY, TEXAS

ALLSTATE FIRE AND CASUALTY INS 190th JUDICIAL DISTRICT

DOCKET CONTROL ORDER

The following docket control order shall apply to this case unless modified by the court. If no date is given below, the item is governed by the Texas Rules of Civil Procedure.

- JOINDER. All parties must be added and served, whether by amendment or third party 1. 10/21/19 practice, by this date. THE PARTY CAUSING THE JOINDER SHALL PROVIDE A COPY OF THIS DOCKET CONTROL ORDER AT THE TIME OF SERVICE)
- 2. **EXPERT WITNESS DESIGNATION**. Expert witness designations are required and must be served by the following dates. The designation must include the information listed in Rule 194.2(f). Failure to timely respond will be governed by Rule 193.6.

(a) 01/20/20 Experts for parties seeking affirmative relief.

(b) **02/19/20** All other experts.

- 3. STATUS CONFERENCE. Parties shall be prepared to discuss all aspects of the case, including ADR, with the court on this date. TIME: Failure to appear will be grounds for dismissal for want of prosecution.
- **DISCOVERY LIMITATIONS.** The discovery limitations of Rule 190.2, if applicable, 4. or otherwise of Rule 190.3 apply unless changed below:

Total hours per side for oral depositions.

- Number of interrogatories that may be served by each party on any other party.
- ALTERNATIVE DISPUTE RESOLUTION.
- By this date the parties must either (1) file an agreement for ADR stating the form of (a) ADR requested and the name of an agreed mediator, if applicable; or (2) set an objection to ADR. If no agreement or objection is filed, the court may sign an ADR order.
- ADR conducted pursuant to the agreement of the parties must be completed by this date. (b) **02/19/20**
- All discovery must be conducted before the end of 6. **03/20/20** DISCOVERY PERIOD ENDS. the discovery period. Parties seeking discovery must serve requests sufficiently far in advance of the end of the discovery period that the deadline for responding will be within the discovery period. Counsel may conduct discovery beyond this deadline by agreement. Incomplete discovery will not delay the trial.
- **DISPOSITIVE MOTIONS AND PLEAS.** Must be heard by oral hearing or submission. (a) 03/20/20 If subject to an interlocutory appeal, dispositive motions or pleas must be heard by this date. 03/20/20 Summary judgment motions not subject to an interlocutory appeal must be heard by this date.

Rule 166a(i) motions may not be heard before this date.

- 8. 03/20/20 CHALLENGES TO EXPERT TESTIMONY. All motions to exclude expert testimony and evidentially challenges to expert testimony must be filed by this date, unless extended by leave of court.
- PLEADINGS. All amendments and supplements must be filed by this date. This 9. 03/20/20 order does not preclude prompt filing of pleadings directly responsive to any timely filed pleadings.
 - Parties shall be prepared to discuss all aspects of trial with the court on this date. Failure to appear will be grounds for dismissal for want of prosecution.
- 11.04/20/20 **TRIAL**. If not assigned by the second Friday following this date, the case will be reset.

SIGNED

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MICHAEL C MAUS 811 LOUISIANA ST STE 2400 HOUSTON TX 77002-1401

10.

BEAU MILLER Judge, 190TH DISTRICT COURT 24008803 Date Generated 05/02/2019

Marilyn Burgess - District Clerk Harris County Envelope No. 33241713 By: Tammy Tolman Filed: 5/2/2019 10:08 AM

CAUSE NO. 201921403

ADAM SAVONA, IN THE DISTRICT COURT Plaintiff,

vs.

190TH JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, Defendants.

HARRIS COUNTY, TEXAS

DEFENDANTS, MARIA L. VERA AND BENJAMIN LOWERY'S, ORIGINAL ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW MARIA L. VERA AND BENJAMIN DOWERY, Defendants in the above styled and numbered cause of action, and in response to the complaints filed against them, would respectfully show unto this Honorable Court and Jury as follows:

I. GENERAL DENIAL

Pursuant to Rule 92 of the Texas Rules of Civil Procedure, Defendants generally denies each and every, all and singular, the allegations contained within Plaintiff's Original Petition, and demand strict proof thereon by a preponderance of the credible evidence in accordance with the Constitution and laws of the State of Texas.

II. DESIGNATED E-SERVICE EMAIL ADDRESS

The following is the undersigned attorney's designation of electronic service email address for all electronically served documents and notices, filed and unfiled, pursuant to Tex.R.Civ.P. 21(f)(2) & 21(a). (HoustonLegal@allstate.com). This is the undersigned's ONLY electronic service email address, and service through any other email address will be considered invalid.

III. PRAYER

WHEREFORE, PREMISES CONSIDERED, Defendants pray that Plaintiff take nothing by this suit against Defendants, that Defendants be discharged, and that the Court grant such other and further relief, both general and special, at law and in equity to which Defendants may be justly entitled.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

MORGAN KING

811 Louisiana St Ste 2400 Houston, TX 77002-1401 HoustonLegal@allstate.com (713) 336-2827 (877) 684-4165 (fax)

ATTORNEY FOR DEFENDANTS

CERTIFICATE OF SERVICE

Pursuant to Rules 21. and 21a. of the Texas Rules of Civil Procedure, I hereby certify that the original of Defendants' Original Answer has been filed with the clerk of the court in writing, and a true and correct copy of Defendants' Original Answer has been delivered to all interested parties on the 2nd day of

May, 2019, to:

Attorneys for Plaintiff, Savona Sean H. McCarthy, Esq. Williams Kherkher Hart Boundas, LLP 8441 Gulf Fwy Ste 600 Houston TX 77017

Andrew C. Cook, Esq. The Cook Law Firm, PLLC 8441 Gulf Fwy, Sixth Flr Houston TX 77017

VIA E-SERVE

MORGAN KING

Marilyn Burgess - District Clerk Harris County Envelope No. 33241713 By: Tammy Tolman Filed: 5/2/2019 10:08 AM

CAUSE NO. 201921403

ADAM SAVONA, Plaintiff,

IN THE DISTRICT COURT

VS.

190TH JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, Defendants.

HARRIS COUNTY, TEXAS

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY'S ELECTION OF LEGAL RESPONSIBILITY UNDER SECTION 542A.006 OF THE TEXAS INSURANCE CODE AND MOTION TO DISMISS DEFENDANTS, MARIA L. VERA AND BENJAMIN LOWERY.

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Defendant ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY ("Allstate") and files its Election of Legal Responsibility for MARIA L. VERA AND BENJAMIN LOWERY Under Section 542A 006 of the Texas Insurance Code ("Election") as follows:

<u>I</u> <u>BACKGROUND</u>

Plaintiffs filed a claim with Allstate. The Claim was adjusted by one or more individuals at Allstate's request, including Defendants, MARIA L. VERA AND BENJAMIN LOWERY. Plaintiff filed this action naming as defendants Allstate, MARIA L. VERA AND BENJAMIN LOWERY. For purposes of this Election, MARIA L. VERA AND BENJAMIN LOWERY were Allstate's "agents" under Texas Insurance Code section 542.A.001, which defines the term "agent" as an employee, agent, representative, or adjuster who performs any act of Allstate's behalf.

II. ELECTION

Under section 542A.006(a) of the Texas Insurance Code, Allstate hereby elects to accept legal responsibility for whatever liability MARIA L. VERA AND BENJAMIN LOWERY might have to Plaintiff for MARIA L. VERA AND BENJAMIN LOWERY's acts or omissions

related to Plaintiff's claim subject of this suit and by this pleading Plaintiff is provided written notice of Allstate's election.

III. DISMISSAL OF JOEL BUENTELLO WITH PREJUDICE

Under section 542A.006(c) of the Texas Insurance Code and based on Allstate's Election, this Court "shall dismiss" this action against MARIA L. VERA AND BENJAMIN LOWERY with prejudice. Allstate hereby requests the Court enter all such documents necessary to effectuate this dismissal with prejudice.

PRAYER

FOR THESE REASONS, Allstate prays that this Election be filed with the records of this cause and that MARIA L. VERA AND BENJAMIN LOWERS be dismissed from this action with prejudice as mandated under Chapter 542A of the Texas Insurance Code, and for all other and further relief to which this Court deems Allstate entitled.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

MORCAN KING

811 Louisiana St Ste 2400 Houston, TX 77002-1401

HoustonLegal@allstate.com

(713) 336-2827

(877) 684-4165 (fax)

ATTORNEY FOR DEFENDANT

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served in compliance with Rules 21 and 21a of the Texas Rules of Civil Procedure on the 2nd day of May, 2019 to:

MORGAN KING

5/2/2019 10:08:09 AM
Mariya Burgess - District Clerk
Harris County
Envelope No: 33241713
By: TOLMAN, TAMMY E
Filed: 5/2/2019 10:08:09 AM

CAUSE NO. 201921403

ADAM SAVONA, Plaintiff,	IN THE DISTRICT COURT
vs.	190TH JUDICIAL DISTRICT
ALLSTATE FIRE AND CASUALTY	DISTRICT
INSURANCE COMPANY, MARIA L.	
VERA AND BENJAMIN LOWERY,	
Defendants.	HARRIS COUNTY, TEXAS

ORDER DISMISSING MARIA L. VERA AND BENJAMIN LOWERY WITH PREJUDICE

CAME ON TO BE CONSIDERED Defendant's Election of Legal Responsibility Under Section 542a.006 of The Texas Insurance Code, and Motion to Dismiss Defendants, MARIA L. VERA AND BENJAMIN LOWERY. The Court, after having considered same, does hereby hold that Defendant's Motion should be GRANTED IT IS THERFORE ORDERED that Defendants, MARIA L. VERA AND BENJAMIN LOWERY are dismissed from this matter with prejudice.

Signed the day of	, 2019.	
	JUDGE PRESIDING	

Marilyn Burgess - District Clerk Harris County Envelope No. 33111039 By: Ozuqui Quintanilla Filed: 4/26/2019 3:32 PM

CAUSE NO. 201921403

ADAM SAVONA, Plaintiff,

IN THE DISTRICT COURT

VS.

190TH JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, Defendant.

HARRIS COUNTY, TEXAS

DEFENDANTS' DESIGNATION OF LEAD ATTORNEY

TO THE HONORABLE JUDGE OF THIS COURT:

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, hereinafter referred to as Defendant, whether one or more, pursuant to Rule 10, Texas Rules of Civil Procedure, designates MICHAEL MAUS of the firm of Susan L. Florence & Associates as defendant's attorney in charge in this case, in place of Morgan King of the same firm. This substitution is not sought for delay. The docket clerk is requested to take notice of this designation.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

/S/ Michael Maus_

MICHAEL MAUS

TBN: 24008803

811 LOUISIANA ST STE 2400

HOUSTON, TX 77002-1401

HOUSTONLEGAL@ALLSTATE.COM

(713) 336-2842

(877) 684-4165 (FAX)

ATTORNEY FOR DEFENDANTS

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served in compliance with Rules 21 and 21a of the Texas Rules of Civil Procedure on the 26th day of April, 2019, to:

Attorneys for Plaintiff, Savona Sean H. McCarthy, Esq. Williams Kherkher Hart Boundas, LLP 8441 Gulf Fwy Ste 600 Houston TX 77017

Andrew C. Cook, Esq. The Cook Law Firm, PLLC 8441 Gulf Fwy, Sixth Flr Houston TX 77017

/S/ Michael Maus_

MICHAEL MAUS

Marilyn Burgess - District Clerk Harris County Envelope No. 32696299 By: Lisa Thomas

Filed: 4/11/2019 10:54 AM

CAUSE NO. 201921403

Plaintiff,

ADAM SAVONA,

IN THE DISTRICT COURT

vs.

190TH JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, MARIA L. VERA AND BENJAMIN LOWERY, Defendants.

HARRIS COUNTY, TEXAS

DEFENDANT, ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY'S ORIGINAL ANSWER AND REQUEST FOR DISCLOSURE

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY,
Defendant in the above styled and numbered cause of action, and in response to the complaints
filed against it, would respectfully show unto this Honorable Court and Jury as follows:

I. GENERAL DENIAL

Pursuant to Rule 92 of the Texas Rules of Civil Procedure, Defendant generally denies each and every, all and singular, the allegations contained within Plaintiff's Original Petition, and demand strict proof thereon by a preponderance of the credible evidence in accordance with the Constitution and laws of the State of Texas.

II. SPECIFIC DENIALS

In addition to any Notice required by the applicable insurance policy, Defendant denies that Plaintiff provided the pre-suit Notice required by Chapter 542A.003 of the Texas Insurance Code and Texas Business & Commerce Code § 17.505 (Texas Deceptive Trade Practices Act).

Defendant files this answer subject to its verified Motion to Abate.

Plaintiffs' claims are barred, in whole or in part, by policy exclusions and/or limitations which are listed in the policy made the basis of this suit, including applicable deductibles,

depreciation, surface schedules and/or cosmetic roof surfaces exclusion. All or part of Plaintiff's claims are excluded by the applicable insurance policy.

Plaintiffs failed to allege conduct warranting imposition of exemplary or punitive damages under applicable state law. Defendant asserts the limitations and restrictions contained in Chapter 41 of the Texas Civil Practice and Remedies Code.

Defendant hereby gives notice that it intends to rely upon such other defenses as may become available or apparent during the course of discovery and thus reserves its right to amend this answer.

III. REQUEST FOR DISCLOSURE

Pursuant to Texas Rules of Civil Procedure, Defendant requests that Plaintiff disclose within thirty days of service of this request, the information and material described in Rule 194.2(a) through (l). If this case was filed as an Expedited Action under TRCP 47(c)(1) and/or TRCP 190.2, Defendant further requests disclosure of any and all documents, electronic information, and tangible items that you have in your possession, custody or control and which may be used to support your claims or defenses.

IV. <u>JURY DEMAND</u>

Defendants, ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, formally request a jury trial pursuant. Rule 216 of the Texas Rules of Civil Procedure and tenders the jury fee.

V. DESIGNATED E-SERVICE EMAIL ADDRESS

The following is the undersigned attorney's designation of electronic service email address for all electronically served documents and notices, filed and unfiled, pursuant to Tex.R.Civ.P. 21(f)(2) & 21(a). (HoustonLegal@allstate.com). This is the undersigned's ONLY electronic service email address, and service through any other email address will be considered invalid.

VI. PRAYER

WHEREFORE, PREMISES CONSIDERED, Defendant prays that Plaintiff take nothing by this suit against Defendant, that Defendant be discharged, and that the Court grant such other and further relief, both general and special, at law and in equity to which Defendant may be justly entitled.

Respectfully submitted,

SUSAN L. FLORENCE & ASSOCIATES

MORGAN KING TBN 24078834

811 Louisiana St Ste 2400 Houston, TX 77002-1401 HoustonLegal@allstate.com (713) 336-2827 (877) 684-4165 (fax)

ATTORNEY FOR DEFENDANT, ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

CERTIFICATE OF SERVICE

Pursuant to Rules 21. and 21a. of the Texas Rules of Civil Procedure, I hereby certify that the original of Defendants' Original Answer has been filed with the clerk of the court in writing, and a true and correct copy of Defendants' Original Answer has been delivered to all interested parties on the 11th day of April, 2019, to:

Attorneys for Plaintiff, Savona Sean H. McCarthy, Esq. Williams Kherkher Hart Boundas, LLP 8441 Gulf Fwy Ste 600 Houston TX 77017

Andrew C. Cook, Esq. The Cook Law Firm, PLLC 8441 Gulf Fwy, Sixth Flr Houston TX 77017

VIA E-SERVE

MORGAN KING

ase 4:19-cy-03169 Document 1-3 Filed on 08/23/19 in TXSD Page 41 of 5 COMPLETE THIS SECTION ON DELIVERY SENDER: COMPLETE THIS SECTION A. Signature > ■ Complete Items 1, 2, and 3. □ Agent Print your name and address on the reverse 🗀 Addressee so that we can return the card to you. B. Received by Frings Margelin C. Date of Delivery Attach this card to the back of the mailclece. or on the front if oness ----☐ Yes D. Is delivery address different from item 1? LOWERY, BENJAMIN If YES, enter delivery address below: □ No ALLSTATE FIRE & CASUALTY INSURANCE CO 2019 21403 29 2019 PO BOX 672041 DALLAS, TEXAS 75267 Service Type □ Priority Mail Express® Adult Signature □ Registered Mali™ Adult Staneture Restricted Delivery □ Recistered Mail Restricted: ertified Mail® 9590 9402 3761 7166 1779 41 ☐ Certified Mail Restricted Delivery □ Collect on Delivery □ Binnature Confirmation™ □ Collect on Delivery Restricted Delivery 2. Article Number (Transfer from service label) ☐ Stanature Confirmation Restricted Delivery 7018 1130 0002|11904|5705 tail Restricted Delivery

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MARILYN BURGESS, DISTRICT CLERK
HARRIS COUNTY, TEXAS
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HARRIS COUNTY, TEXAS
CIVIL INTAKE
17 P.O. BOX 4651
HOUSTON, TEXAS 77210

MAII PRINTSSING ADMIN

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SENDER: COMPLETE THIS SECTION ■ Complete items 1, 2, and 3.

- Print your name and address on the reverse
- so that we can return the card to you. Attach this card to the back of the malipiece,

VERA, MARIA L ALLSTATE FIRE & CASUALTY INSURANCE CO PO BOX 672041 DALLAS, TEXAS 75267



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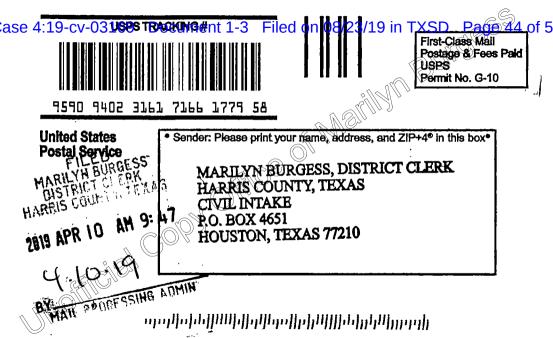
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D. is delivery address different from her if YES, enter delivery address below 201921403	v: □ No	

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3. Service Type

□ Signature Confirmation Viali Restricted Delivery Restricted Delivery

☐ Priority Mail Express®



4/4/2019 3:11 PM Marilyn Burgess - District Clerk Harris County Envelope No. 32517818

Bv: Ozuqui Quintanilla

RETURN OF SERVICE	
Notice: This document contains sensitive data	
Court District Court 190th Judicial District of Harris County, Texas	a 1
Plaintiff ADAM SAVONA	201921403
Defendant(s)	ame to Hand Date/Time
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY; ET AL.	4/04/2019 8:58 AM
Personal	Service Date/Time 4/04/2019 2:47 PM
Documents CITATION; PLAINTIFF'S ORIGINAL PETITION AND INITIAL WRITTEN DISCOVERY REQUESTS; PLAINTIFF'S FIRST SET OF INTERROGATORIES, REQUESTS FOR PRODUCTION AND REQUESTS FOR ADMISSIONS	service Fee: \$77.50

I am certified under order of the Judicial Branch Certification Commission to serve process, including citations in Texas. I am not a party to or interested in the outcome of this lawsuit. My information: identification number, birth date, address, and certification expiration date appear below. I received and certification expiration date appear below. I received and certification expiration date appear below. herein.

On 4/04/2019 at 2:47 PM: I served CITATION, PLAINTIFF'S ORIGINAL PETITION AND INITIAL WRITTEN DISCOVERY REQUESTS, PLAINTIFF'S FIRST SETOF INTERROGATORIES and REQUESTS FOR PRODUCTION AND REQUESTS FOR ADMISSIONS upon ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY c/o C T CORPORATION SYSTEM, REGISTERED AGENT by delivering 1 true and correct copy(ies) thereof, with ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY C/O C T CORPORATION SYSTEM, REGISTERED AGENT, Who accepted service, with identity confirmed by subject stating their name, a black-haired Hispanic female approx. 18-25 years of age, 5'-5'4" tall and weighing 120-140 lbs with glasses at 1999 BRYAN STREET SUITE 900, DALLAS, TX 75201-3136.

My name is: Michael Jackson. My date of birth is: 8/23/1963 My address is: 2933 Mayfair Ln., Lancaster, TX 75134, USA.

My process server identification # PSC9897. My Certification expires: 12/31/2020.

I declare under penalty of perfury that the foregoing, RETURN OF SERVICE, is true and correct.

Dallas Executed in county, TX.

chael Jackson

April 04, 2019

Date Executed

Ref 241702 Savona

0035342974

The Cook Law Firm PLLC



CAUSE NO. 201921403

P.7

RECEIPT NO.

75.00

CTM

TR # 73606980

PLAINTIFF: SAVONA, ADAM

vs.

DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

10 The 190th

Judicial District Court

of Harris County, Texas

190TH DISTRICT COURT

Houston, TX

CITATION (CERTIFIED)

THE STATE OF TEXAS County of Harris

TO: LOWERY, BENJAMIN

ALLSTATE FIRE & CASUALTY INSURANCE COMPANY

P O BOX 672041 DALLAS TX 75267

Attached is a copy of PLAINTIFFS ORIGINAL PETITION AND INITIAL WRITTEN DISCOVERY REQUESTS

This instrument was filed on the 25th day of March, 2019, in the above cited cause number and court. The instrument attached describes the claim against you.

YOU HAVE BEEN SUED, You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.

AT OF HARR,

TO OFFICER SERVING:

This citation was issued on 26th day of March, 201, under my hand and seal of said Court.

Issued at request of:
BUNNELL, PAUL GRIFFIN
8441 GULF FREEWAY SUITE 600
HOUSTON, TX 77017
Tel: (361) 676-6064
Bar No.: 24080815

may Burger

MARILYN BURGESS, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)

Generated By: CHAMBERS, WANDA ULW//11191101

RETURN BY MAILING
,, and executed by receipt requested, restricted delivery, a true with an attached copy of PRITTEN DISCOVERY REQUESTS
ADDRESS
Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at
on day of,, by U.S. Postal delivery to
This citation was not executed for the following reason:
MARILYN BURGESS, District Clerk Harris County, TEXAS
By, Deputy

73606980

N.INT.CITM.P

CAUSE NO. 201921403

RECEIPT' NO.

75.00

TR # 73606980

' CTM

PLAINTIFF: SAVONA, ADAM In The 190th Judicial District Court DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY of Harris County, Texas 190TH DISTRICT COURT Houston, TX

CITATION (CERTIFIED)

THE STATE OF TEXAS County of Harris

TO: LOWERY, BENJAMIN

ALLSTATE FIRE & CASUALTY INSURANCE COMPANY

DALLAS TX 75267 P O BOX 672041

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YOU HAVE BEEN SUED, You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were served this citation and petition, a default judgment may be taken against you.

OF HARAIS

TO OFFICER SERVING:

This citation was issued on 26th day of March 2019, under my hand and seal of said Court.

Issued at request of: BUNNELL, PAUL GRIFFIN 8441 GULF FREEWAY SUITE 600 HOUSTON, TX 77017 Tel: (361) 676-6064 Bar No.: 24080815

MARILYN BURGESS, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)

Generated By: CHAMBERS, WANDA ULW//11191101

CLERK'S	RETURN BY MAILING
Came to hand the day of	n receipt requested, restricted delivery, a true with an attached copy of
	ADDRESS
(a) ADDRESSEE	Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at
	on day of,, by U.S. Postal delivery to
	This citation was not executed for the following reason:
	MARILYN BURGESS, District Clerk Harris County, TEXAS
	By, Deputy

73606980

N.INT.CITM.P

CAUSE	E NO. 201921	1403			1
RECEI	IPT NO.		7	75.00	CTM
	******	·	ני	rr # 7360	6979
PLAINTIFF: SAVONA, ADAM vs.			In The 19 Judicial Di	Oth .	of rt
DEFENDANT: ALLSTATE FIRE AND CASUALTY INSUF	RANCE COMPANY	<u>r</u>	of Harris C 190TH DISTE Houston, TX	County, T	exas
	ON (CERTIFIE	D)	•		
THE STATE OF TEXAS County of Harris					
-					
TO: VERA, MARIA L					
ALLSTATE FIRE & CASUALTY INSURANCE COME	PANY				
P O BOX 672041 DALLAS TX 75267					
Attached is a copy of PLAINTIFFS ORIGIN	NAL PETITION	AND INITIAL	WAITTEN DI	SCOVERY F	REQUESTS
			*		
This instrument was filed on the <u>25th day of</u> and court. The instrument attached describe				cause num	mber
YOU HAVE BEEN SUED, You may employ an written answer with the District Clerk who next following the expiration of 20 days at a default judgment may be taken against you	issued this fter you were	citation by	10:00 a.m	on the Mo	onday
TO OFFICER SERVING:					
This citation was issued on 26th day seal of said Court.	of March, 20	019, under m	y hand and		
BUNNELL, PAUL GRIFFIN 8441 GULF FREEWAY SUITE 600	OF HAVE GOUNTY PROPERTY OF THE	Harris Cou 201 Caroli	RGESS, Dist nty, Texas ne, Houston 4651, Houst	on, Texas T	77002 s 77210)
<u>Bal No.</u> . 24000013					
CLERK'S	RETURN BY M	AILING			
Came to hand the day of mailing to Defendant certified mail, return copy of this citation together PLAINTIFFS ORIGINAL PETITION AND INITIAL was to the following addressee at address:	with an	attached	tricted del copy of	d execute	
	ADDRESS				
(a) ADDRESSEE	(2) TRCP	e executed i , upon the I receipt inc at	Defendant a	s evidenc	ed by the
		day ofstal deliver			,
		ion was not			llowing

MARILYN BURGESS, District Clerk Harris County, TEXAS

_____, Deputy

CAUSE NO. 201921403

RECEIPT NO.

75.00

TR # 73606979

CTM

PLAINTIFF: SAVONA, ADAM

DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

In The 190th Judicial District Court of Harris County, Texas 190TH DISTRICT COURT Houston, TX

CITATION (CERTIFIED)

THE STATE OF TEXAS County of Harris

TO: VERA, MARIA L

ALLSTATE FIRE & CASUALTY INSURANCE COMPANY

P O BOX 672041 DALLAS TX 75267

Attached is a copy of PLAINTIFFS ORIGINAL PETITION AND INITIAL WRITTEN DISCOVERY REQUESTS

This instrument was filed on the 25th day of March, 2019, in the above cited cause number and court. The instrument attached describes the claim against you.

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OF HARRIS

TO OFFICER SERVING:

This citation was issued on 26th day of March, 2019, under my hand and seal of said Court.

Issued at request of: BUNNELL, PAUL GRIFFIN 8441 GULF FREEWAY SUITE 600 HOUSTON, TX 77017 Tel: (361) 676-6064

Bar No.: 24080815

mail Burger

MARILYN BURGESS, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002 (P.O. Box 4651, Houston, Texas 77210)

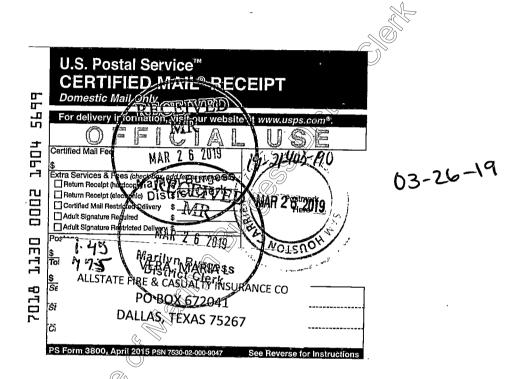
Generated By: CHAMBERS, WANDA ULW//11191101

CLERK'S	RETURN BY MAILING
Came to hand the day of	,, and executed by
mailing to Defendant certified mail, return copy of this citation together PLAINTIFFS ORIGINAL PETITION AND INITIAL W to the following addressee at address:	n receipt requested, restricted delivery, a true with an attached copy of
	ADDRESS
(a) ADDRESSEE	Service was executed in accordance with Rule 106 (2) TRCP, upon the Defendant as evidenced by the return receipt incorporated herein and attached hereto at
	on day of,, by U.S. Postal delivery to
	This citation was not executed for the following reason:
	MARILYN BURGESS, District Clerk Harris County, TEXAS
	By, Deputy

73606979

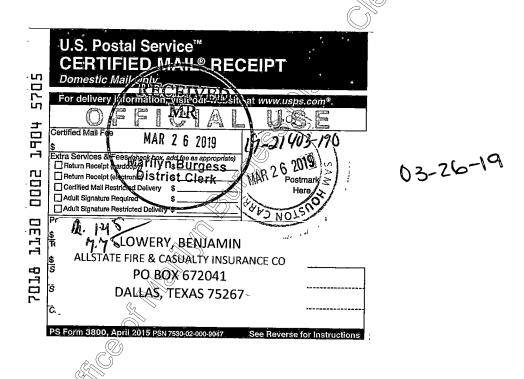
N.INT.CITM.P

2019-21403



7019-21403

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201 Caroline | P.O. Box 4651 | Houston, Texas 77210-4651 | 832-927-5800 | www.hcdistnctderk.com

CASE NUMBER:	st for Issuance of Service CURRENT COURT:		
Name(s) of Documents to be served: Plaintiff's Origin	nal Petition with Discovery		
FILE DATE: Mor. SERVICE TO BE ISSUED ON (Please List 1	nth/Day/Year Exactly As The Name Appear	s In The Pleading To Be	
Served):			
Issue Service to: Maria L. Vera			
Address of Service: Allstate Fire & Casualty	Insurance Company, P.O.	80x 672041	
City, State & Zip: Dallas Texas 75267		<i>></i> 	
Agent (if applicable)			
TYPE OF SERVICE/PROCESS TO BE ISS	UED : (Check the proper Box)		
☑ Citation ☐ Citation by Posting ☐	Citation by Publication	☐ Citations Rule 106 Service	
Citation Scire Facias	Newspaper		
☐ Temporary Restraining Order ☐	Precept	Notice	
☐ Protective Order			
☐ Secretary of State Citation (\$12.00) ☐	Capias (not an E-Issuance)	☐ Attachment	
☐ Certiorari ☐	Highway Commission (\$12.0	00)	
☐ Commissioner of Insurance (\$12.00). ☐	Hague Convention (\$16.00)	☐ Garnishment	
Habeas Corpus	Injunction	☐ Sequestration	
☐ Subpoena			
Other (Please Describe)			
(See additional Forms for Post Judgment Ser	rvice)		
SERVICE BY (check one): ATTORNEY PICK-UP (phone) MAIL to attorney at: CONSTABLE CERTIFIED MAIL by District Clerk	(No Service Copy Fees Charged) Note: The email registered with EffleTexas.gov must be		
☐ CIVIL PROCESS SERVER - Authorized ☐ OTHER, explain			
Issuance of Service Requested By: Attorney/F	Party Name: P Griffin Runne	Bar # or ID 24080815	
Mailing Address: 8441 Gulf Freeway, 6th Flo	<u> </u>	<u></u>	
Phone Number: 713-230-2322			